

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: ROBERT KORDA	:	Chapter 13
Debtor(s),	:	Case No. 5:23-bk-00511-MJC
THE BANK OF NEW YORK MELLON , fka	:	
The Bank of New York as Trustee for	:	
registered Holders of CWABS, Inc.,	:	
Asset-Backed Certificates, Series 2005-7,	:	
Movant(s),	:	Motion for
v.	:	Relief from Stay
ROBERT KORDA, PAULA KORDA , Co-	:	
Debtor, and JACK N. ZAHAROPOULOS ,	:	
Trustee,	:	
Respondent(s),	:	

**ANSWER TO MOTION OF
BANK OF NEW YORK MELLON FOR RELIEF FROM STAY**

AND NOW COMES Debtor(s) **ROBERT KORDA**, by and through their attorney, J. ZAC CHRISTMAN, ESQUIRE, and in Answer to the Motion of **BANK OF NEW YORK MELLON** for Relief from Stay aver(s):

1. Admitted.
2. Denied. Debtor is the only owner of 1300 Corby Road, Luzerne, PA (“the Property.”)
3. Admitted in part and Denied in part. Upon information and belief the Trustee was appointment the United States Trustee.
4. Denied to the extent the document referenced does not speak for itself.
5. Admitted.
6. Denied to the extent the averments of paragraph 6 are other than a statement or conclusion of law or misplaced request for relief.
7. Denied to the extent the averments of paragraph 7 are other than a statement or conclusion of law or misplaced request for relief.

8. Admitted. Debtor's Chapter 13 Plan provides for sale of the Property.
9. Admitted.
10. Denied. Debtor reasonably believes there is a sufficient equity buffer in the Property to satisfy Movant's mortgage and all other time filed claims and administrative claims and expenses, and leave Debtor with the amount of his 522(d)(2) exemption in the Property.
11. Denied to the extent the averments of paragraph 11 are other than a statement or conclusion of law or misplaced request for relief.
12. Denied to the extent the averments of paragraph 12 are other than a statement or conclusion of law or misplaced request for relief.

WHEREFORE, Debtor **ROBERT KORDA** respectfully prays this Honorable Court for an Order that the Motion of **BANK OF NEW YORK MELLON** for Relief from Stay be Denied, and for such other and further relief as the Honorable Court deems just and appropriate.

Respectfully Submitted,

/s/ J. Zac Christman
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